



ธนาคารกสิกรไทย  
KASIKORNBANK 泰华农民银行



**Adit Laixuthai, Ph.D.**  
First Senior Vice President



12g3-2(b) File No.82-4922

Ref No. CN. 502/2006

October 18, 2006

Securities and Exchange Commission  
100 F Street, NE  
Washington, D.C. 20549  
U.S.A.

**SUPPL**



Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

*Adit Laixuthai*  
Oct 18, 06

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ทะเบียนเลขที่ 0107536000315  
www.kasikornbank.com

## Summary Statement of Assets and Liabilities 1/

As at 30 September 2006

**ธนาคารกสิกรไทย**  
**KASIKORN BANK**


Assets	Baht	Liabilities	Baht
Cash	14,645,810,941.14	Deposits	730,700,074,993.70
Interbank and money market items	82,388,375,780.49	Interbank and money market items	20,044,475,730.18
Securities purchased under resale agreements	30,580,000,000.00	Liabilities payable on demand	5,819,708,449.02
Investments in securities, net (with obligations 9,426,983,887.69 Baht)	108,661,710,973.44	Securities sold under repurchase agreements	
Credit advances (net of allowance for doubtful accounts)	619,345,567,489.14	Borrowings	47,320,765,727.26
Accrued interest receivables	1,057,716,113.80	Bank's liabilities under acceptances	549,633,779.31
Properties foreclosed	11,832,424,017.60	Other liabilities	19,344,800,334.10
Customers' liabilities under acceptances	549,633,778.31	<b>Total Liabilities</b>	<b>829,779,459,013.57</b>
Premises and equipment, net	21,408,676,201.78	<b>Shareholders' equity</b>	
Other assets	17,719,937,879.79	Paid-up share capital	
		(registered share capital Baht 30,486,146,970.00)	23,819,411,930.00
		Reserves and net profit after appropriation	49,112,450,401.40
		Other reserves and profit and loss account	13,112,528,411.40
		<b>Total shareholders' equity</b>	<b>85,044,394,202.92</b>
<b>Total Assets</b>	<b>908,823,853,210.49</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>908,823,853,210.49</b>
Customers' liabilities under unmatured bills	5,054,309,182.92	Bank's liabilities under unmatured bills	5,054,309,182.92
<b>Total</b>	<b>913,878,162,379.41</b>	<b>Total</b>	<b>913,878,162,379.41</b>

Non-Performing Loans as at 30 September 2006 (Quarterly) (0.52 % of total loans before allowance for doubtful accounts)	42,459,722,544.10
Required provisioning for loan loss, as at 30 September 2006 (Quarterly)	19,393,975,059.19
Actual allowance for doubtful accounts	20,344,409,682.83
Loans to related parties	15,638,401,194.02
Loans to related asset management companies	7,972,000,000.00
Loans to related parties due to debt restructuring	1,108,432,290.05
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Legal capital fund	103,052,409,682.39
Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2505 and amended Act, section	-
International Banking Facility's assets and liabilities	
Total assets	-
Total liabilities	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	648,243,461.38
Letters of credit	17,269,980,502.07

1/ This Summary Statement has not been reviewed or audited by Certified Public Accountant